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Melissa Scanzillo

Clifford Chance US LLP

Docket No. 4713-026 (formerly 2859/1)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Glenn C. Garella and Roger Pell

Filed: January 28, 2002

Group Art Unit: 2164

Serial No: 10/058,394

Examiner: to be determined

For: METHOD FOR FUNDING INITIATIVES UNDER THE COMMUNITY REINVESTMENT ACT

**REVOCATION OF POWER OF ATTORNEY
AND APPOINTMENT OF NEW ATTORNEY**

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

I, Sam Chiodo, as an authorized representative of the Assignee of the present invention, hereby revoke all previous powers of attorney or authorizations of agent given in the above-identified application and hereby appoint the following attorney to prosecute this application and to transact all business in the U.S. Patent and Trademark Office connected herewith:

Robert D. Schaffer, Reg. No. 33,775

of the firm of Clifford Chance US LLP, 200 Park Avenue, New York, New York 10166-0153.

Please note the new docket no., 4713-026, on future correspondence.

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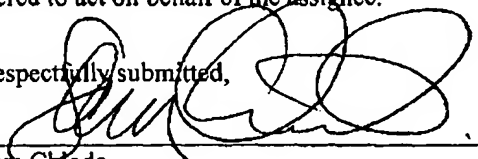
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I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patents issued thereon.

Under Certificate 37 CFR §3.73(b), I certify that to the best of my knowledge and belief, title is in the assignee seeking to take the action and that I am empowered to act on behalf of the assignee.

Date: 11-24-03

Respectfully submitted,



Sam Chiodo
Vice President
For: MONY Group, Inc.